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CENTRAL FAX CENTER****DEC 04 2006****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re patent application of:  
Bansal, et al.

Serial No.: 09/901,227

Filed: July 9, 2001

Group Art Unit: 3628

Examiner: Dass, Harish T.

Atty. Docket No.: JP920010123US1

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Duane N. Moore

For: **ONLINE E-COMMERCE TRANSACTIONS INCORPORATING EFFECTS OF  
UNCERTAINTY AND RISK FACTORS**

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**AMENDMENT UNDER 37 C.F.R. §1.116**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This amendment is in response to the Office Action mailed October 4, 2006, setting a three-month statutory period for response. Therefore, this amendment is timely filed. Please amend the above-identified patent application as follows:

09/901,227

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